

10/051,358  
Art Unit 3692  
9764.00

#### REMARKS

This Amendment is submitted in response to the Office Action mailed on November 2, 2007. Claims 1 - 5 are pending, and all stand rejected at present.

Claims 17 - 32 are added. Of these, claims 17 - 25 depend from claim 1. The remaining claims contain elements of claims 1 - 5 and 17 - 25, in various combinations. Specifically, independent claim 26 contains the recitations of claim 1, plus dependent claims.

Support for the amendments to the claims is found in the Specification as follows:

Claim	Location of Support
1	P. 11, lines 3 - 9; P. 4, lines 4 - 10;
17	P. 4, lines 4-10; Fig 6A; P. 14, lines 14 - 24;
18	P. 7, line 2;
19	P. 12, lines 12 - 17;
20	P. 16, lines 8 - 13;
21	P. 16, lines 14 - 24;
22	P. 13, lines 1 - 3;
23	P. 13, lines 6 - 7; P. 14. lines 21-24;
24	P. 15, lines 4, 5; Fig. 6A;

10/051,358  
Art Unit 3692  
9764.00

25	P. 12, lines 12 - 17;
26 - 32	As above.

#### **RESPONSE TO 102 - REJECTIONS OVERVIEW**

Applicant points out that one section of the Specification, namely, page 14, lines 9 - 24, states that the ATM, rather than a cell phone, displays the web page which is received from the mobile portal.

The web page is a page transmitted using the WAP, Wireless Application Protocol, as opposed to standard internet protocol. A WAP browser (on a cell phone, for example) can only display three to five lines at a time. (Specification, page 13, lines 4 - 12.)

#### **RESPONSE**

Claims 1 - 5 were rejected under section 102, based on Laursen.

#### **Laursen Reference**

Laursen essentially describes a system which allows a cellular telephone to log into a server, over a wireless network 102 in his Figure 1, in order to execute a transaction. Laursen says that the user need not record passwords, etc., because if they are forgotten, his system provides a solution. (Column 3, lines 1 - 15.)

10/051,358  
Art Unit 3692  
9764.00

## **Application of Laursen to Claims**

### Claim 1

Amended claim 1 recites:

1. A terminal comprising an Automated Teller Machine, ATM, comprising:

a) a display;

b) means for retrieving, over a wireless channel, information from a mobile portal which transmits information in a format compatible with screen size of a cellular telephone; and

c) means for presenting at least some of the retrieved information to a user on the display of the ATM.

### **POINT 1**

Applicant points out that the claim states that the "means for retrieving . . ." (paragraph (b)) is part of the ATM. That is, one can say that the ATM gains access to the claimed "mobile portal."

That is not seen in Laursen. The Office Action relies on wireless network 102 in Laursen to show this "means." (Column 6 of Laursen explains network 102.) However, that "means" is not part of an ATM.

This comment applies to the original claim 1, which stated that the "means for accessing . . ." was comprised of an SST, Self-Service Terminal. The only possible such "means" in Laursen would

10/051,358  
Art Unit 3692  
9764.00

be the mobile phone 106 in his Figure 1. But that mobile phone 106 is not an SST.

SST is a term of art, and refers to a "terminal" which allows multiple persons to obtain "service" by themselves. A private, personal, mobile phone is not an SST.

Therefore, an "ATM" which comprises means for accessing a mobile portal is not found in Laursen. MPEP § 2131 states:

A claim is anticipated only if **each and every element as set forth in the claim is found**, either expressly or inherently described, in a single prior art reference.

#### POINT 2

Claim 1(d) states that some of the information is displayed on the ATM. The Office Action cites Laursen; column 7, line 32 - column 8, line 34, as showing this. However, that passage merely describes how Laursen's mobile phone 106 logs into a server. That passage fails to show claim 1(d).

An additional reason is that Laursen fails to show an ATM.

37 CFR § 1.104 states:

(2) . . .

When a reference is complex or shows or describes inventions other than that claimed by the applicant, the particular part relied on must be designated as nearly as practicable.

10/051,358  
Art Unit 3692  
9764.00

See also MPEP § 707.

Applicant thus requests that the "display" of claim 1(d) be specifically identified in Laursen.

### POINT 3

Applicant points out that original claim 1 stated "means for retrieving information for viewing on a portable device." That does not state that the "portable device" actually displays the information.

### Claim 2

The discussion of claim 1 applies here. Claim 1 states that the "means" is part of an ATM. That carries over into dependent claim 2.

The "means" which the Office Action finds in Laursen is part of the mobile phone 106. The reason is that the Office Action asserts that this "means" connects to the "mobile portal" in Laursen. There is nothing else in Laursen to connect to the "mobile portal."

The claimed "means," as part of an ATM, is not found in Laursen.

10/051,358  
Art Unit 3692  
9764.00

Claim 3

POINT 1

The printer in claim 3 is "comprised" of the "terminal" of parent claim 1. It is part of the "terminal."

The Office Action finds the content of claim 3 in the mobile phone 106. That does not correspond to the claim language.

POINT 2

The Office Action, page 3, states:

As per claim 3, most wireless devices include means for printing data presented on their screen.

Applicant points out that this assertion is insufficient as a rejection. As MPEP § 2131, above, states, all claim elements must be shown in a reference. No printer has been shown in a reference.

The Office Action is relying on the Doctrine of Inherency. MPEP § 2112 states:

EXAMINER MUST PROVIDE RATIONALE OR EVIDENCE  
TENDING TO SHOW INHERENCY.

In relying upon the theory of inherency, the examiner must provide a basis in fact and/or technical reasoning to reasonably support the determination that the allegedly inherent characteristic necessarily flows from the teaching of the applied prior art.

10/051,358  
Art Unit 3692  
9764.00

Applicant requests that the required "basis in fact and/or technical reasoning" be provided, showing that most wireless devices have printers.

Reasons for this request include the following.

- The undersigned attorney has owned two cellular telephones. Neither had a printer.
- The undersigned attorney owns a notebook computer which connects to a wireless network. The notebook computer has no printer.
- A TV remote control is a "wireless device." A handheld remote control for a toy vehicle is a "wireless device." Neither of these have printers.

#### POINT 3

In addition, the claim states that the printer is part of the ATM. Even if every portable device in the world had a printer, that would not show the claim.

#### Claim 4

Again, the claimed "means" is part of the ATM. That is not found in Laursen.

10/051,358  
Art Unit 3692  
9764.00

Claim 5

Claim 5 recites a second "means," namely, for accessing a "transaction authorization system." That "means" is part of the ATM. That is not found in Laursen.

**Added Independent Claims**

Claim 29 recites an ATM which can gain access to **only a SINGLE** mobile portal, wirelessly. The applied reference does not show that.

Claim 26 recites an ATM which can gain access to a wireless portal, which transmits information of certain type, in certain ways, and displays the information on an ATM screen. The applied reference does not show that.

**Added Dependent Claims**

The added dependent claims are seen as patentable, based on their parents.



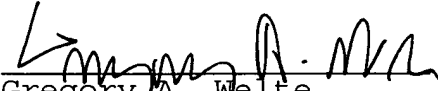
10/051,358  
Art Unit 3692  
9764.00

**CONCLUSION**

Applicant requests that the rejections to the claims be reconsidered and withdrawn.

Applicant expresses thanks to the Examiner for the careful consideration given to this case.

Respectfully submitted,

  
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